

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Thomas Uwe Belivakici  
Dina A. Belivakici  
Debtors

Case No. 11-00776-MDF  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: karendavi  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 55

Date Rcvd: Aug 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2016.

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+Thomas Uwe Belivakici, Dina A. Belivakici, 240 Bragg Circle, Hanover, PA 17331-9335  
+Homeward Residential, Inc., 1525 S. Beltline Road, Coppell, TX 75019-4913  
+AMERICAN RADIOLOGY ASSOC., 10373 REISTERSTOWN ROAD, OWINGS MILLS, MD 21117-3617  
+American Home Mortgage Servicing, Inc, 1525 S Beltline Road, Suite 100- N, Coppell, TX 75019-4913  
+CARDIAC DIAGNOSTIC ASSOC. P.C., 2527 CRANBERRY HIGHWAY, WAREHAM, MA 02571-1046  
++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 (address filed with court: COLUMBIA GAS, P.O. BOX 742510, CINCINNATI, OH 45274)  
+CREDIT ACCEPTANCE CORPORATION, 25505 WEST TWELVE MILE RD, P O BOX 513, SOUTHFIELD, MI 48037-0513  
+CREDIT BUREAU OF YORK, 33 S. DUKE STREET, YORK, PA 17401-1485  
CV XXVII, LLC, C/O FCI Lender Services, P.O. Box 27370, Anaheim Hills, CA 92809-0112  
CV XXVII, LLC, C/O FCI Lender Services, P.O. Box 27370, Anaheim Hills, CA 92809-0112, CV XXVII, LLC, C/O FCI Lender Services, P.O. Box 27370, Anaheim Hills, CA 92809-0112  
+Credit Acceptance, 25505 W 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331  
+ENHANCED RECOVERY CORP., 10550 DEERWOOD PARK BLVD, JACKSONVILLE, FL 32256-0596  
+HANOVER AREA EARNED INCOME TAX BUREAU, 11 BALTIMORE STREET, LOWER LEVEL, HANOVER, PA 17331-3109  
+HANOVER FAMILY PRACTICE ASSOCIATES, 111 PENN STREET, HANOVER, PA 17331-1953  
+HANOVER HOSPITAL, P.O. BOX 735, SUNBURY, PA 17801-0735  
+HAROLD J. COHEN DMD PC, 135 E. ELM AVE, HANOVER, PA 17331-1813  
+Joseph Dingus, 4030 Backwoods Road, Westminster, MD 21158-2407  
+KURT K. THOMAS DO, 136 PENN STREET, HANOVER, PA 17331-1928  
+LAWRENCE V. YOUNG, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132  
+MARLIN MEDCLER INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308 (address filed with court: NCO FINANCIAL SYSTEMS, INC., P O BOX 41466, PHILADELPHIA, PA 19101)  
+MET ED, P.O. BOX 3687, AKRON, OH 44309-3687  
+MET-ED, BANKRUPTCY DEPT. BLDG 3, 331 NEWMAN SPRINGS RD, RED BANK, NJ 07701-5688  
+MICHAEL T. MCKEEVER, ESQ., 701 MARKET STREET, MELLON INDEPENDENT CTR STE 5000, PHILADELPHIA, PA 19106-1538  
+PENN TOWNSHIP VOLUNTEER EM. SVCS, 955 BALTIMORE STREET, HANOVER, PA 17331-4413  
+Penn Township Volunteer Em. Svcs., 201 N. Franklin Street, Hanover, PA 17331-2442  
+QUANTUM IMAGING, 25 MONUMENT ROAD, SUITE 94, YORK, PA 17403-5049  
+QUANTUM IMAGING, P.O. BOX 1805, INDIANAPOLIS, IN 46206-1805  
R&R PROFESSIONAL RECOVERY, INC., P.O. BOX 21575, PIKESVILLE, MD 21282-1575  
+SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001  
+STRUCTURED ASSET SECURITIES, 4650 REGENT BLVD., IRVING, TX 75063-2482  
+SUSQUEHANNA COMMUNICATIONS, P.O. BOX 802068, DALLAS, TX 75380-2068  
+THOMAS UWE BELIVAKICI, DINA A. BELIVAKICI, 240 BRAGG CIRCLE, HANOVER, PA 17331-9335  
+TROJAN PROFESSIONAL SERVICES, P O BOX 1270, LOS ALAMITOS, CA 90720-1270  
+YORK COUNTY TAX CLAIM BUREAU, 28 EAST MARKET STREET, YORK, PA 17401-1501

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr  
+EDI: AISACG.COM Aug 05 2016 18:58:00 Consumer Finance Corporation Department, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
cr  
+E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Aug 05 2016 19:35:54 Consumer Finance Corporation Department, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
cr  
+EDI: JEFFERSONCAP.COM Aug 05 2016 19:04:00 JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, ST CLOUD, MN 56302-9617  
3782519  
+E-mail/Text: banko@berkscredit.com Aug 05 2016 18:54:46 BERKS CREDIT & COLLECTIONS, P O BOX 329, TEMPLE, PA 19560-0329  
3782520  
+E-mail/Text: banko@berkscredit.com Aug 05 2016 18:54:46 BERKS CREDIT & COLLECTIONS, 900 CORPORATE DR, READING, PA 19605-3340  
3782521  
+EDI: CAPITALONE.COM Aug 05 2016 19:03:00 CAPITAL ONE BANK, P.O. BOX 30281, SALT LAKE CITY, UT 84130-0281  
3782528  
+EDI: CREDPROT.COM Aug 05 2016 18:58:00 CREDIT PROTECTION, P.O. BOX 802068, DALLAS, TX 75380-2068  
3786685  
E-mail/Text: banko@berkscredit.com Aug 05 2016 18:54:46 Cardiac Diagnostic Assoc. PC, c/o Berks Credit and Collections, PO Box 329, Temple, PA 19560-0329  
3792139  
+EDI: AISACG.COM Aug 05 2016 18:58:00 Consumer Finance Corp, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
3792139  
+E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Aug 05 2016 19:36:04 Consumer Finance Corp, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347  
3782530  
+E-mail/Text: bklaw2@centurylink.com Aug 05 2016 18:55:00 EMBARQ, P.O. BOX 96064, CHARLOTTE, NC 28296-0064  
3792073  
+E-mail/Text: bknotice@erccollections.com Aug 05 2016 18:54:59 Enhanced Recovery Corp., 8014 Bayberry Road, Jacksonville FL 32256-7412  
3782534  
+E-mail/Text: baugherj@hanoverhospital.org Aug 05 2016 18:54:41 HANOVER HOSPITAL, 300 HIGHLAND AVENUE, HANOVER, PA 17331-2203  
3782515  
+EDI: IRS.COM Aug 05 2016 19:04:00 INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

3806737 EDI: JEFFERSONCAP.COM Aug 05 2016 19:04:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617

3782538 +E-mail/Text: egssupportservices@egscorp.com Aug 05 2016 18:55:03 MEDCLEAR, INC., 507 PRUDENTIAL ROAD, HORSHAM, PA 19044-2308

3782543 E-mail/Text: bankruptcydepartment@tsico.com Aug 05 2016 18:55:13 NCO FINANCIAL SYSTEMS, PO BOX 17080, WILMINGTON, DE 19850-7080

3782542 +E-mail/Text: egssupportservices@egscorp.com Aug 05 2016 18:55:03 NCO FINANCIAL SYSTEMS, 507 PRUDENTIAL RD, HORSHAM, PA 19044-2368

3782544 +E-mail/Text: bankruptcydepartment@tsico.com Aug 05 2016 18:55:13 NCO FINANCIAL SYSTEMS, P O BOX 15636, WILMINGTON, DE 19850-5636

3782550 E-mail/Text: bklaw2@centurylink.com Aug 05 2016 18:55:00 SPRINT, P.O. BOX 740463, CINCINNATI, OH 45274-0463

3782552 +EDI: CREDPROT.COM Aug 05 2016 18:58:00 SUSCOM, C/O CREDIT PROTECTIONS ASSOC., 1355 NOEL RD., SUITE 2100, DALLAS, TX 75240-6837

3785206 +E-mail/Text: bklaw2@centurylink.com Aug 05 2016 18:55:00 THE UNITED TELEPHONE COMPANY OF PENNSYLVANIA, LLC, P.O. BOX 165000, ALTAMONTE SPRINGS, FL 32716-5000

3782555 EDI: WFFC.COM Aug 05 2016 18:58:00 WELLS FARGO DEALER SERVICES, PO BOX 1697, WINTERVILLE, NC 28590-1697

TOTAL: 23

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

3782529 DINGUS  
cr\* +American Home Mortgage Servicing, Inc., 1525 S. Beltline Road, Suite 100 N, Coppell, TX 75019-4913

3782524\* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
(address filed with court: COLUMBIA GAS OF PA, REVENUE RECOVERY, 200 CIVIC CENTER DR, COLUMBUS, OH 43215)

3802422\* ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
(address filed with court: Columbia Gas of Ohio Inc, 200 Civic Center Dr 11th Floor, Columbus, OH 43215)

3782517 ##AMERICAN HOME MORTGAGE SVC, 10440 LITTLE PATUXENT PKWY, PO BOX 905, COLUMBIA, MD 21044-0905

3782525 ##COMMERCIAL ACCEPTANCE COMPANY, 4807 JONESTOWN RD STE 247, HARRISBURG, PA 17109-1744

3786886 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

TOTALS: 1, \* 3, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 07, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2016 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, Twecf@pamd13trustee.com  
Joshua I Goldman on behalf of Creditor US BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR THE  
STRUCTURED ASSET SECURITIES CORPORATION MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-TC1  
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Joshua I Goldman on behalf of Creditor CV XXVII, LLC, C/O FCI Lender bkgroup@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Keri P Ebeck on behalf of Creditor Wells Fargo Dealer Services, Inc. kebeck@weltman.com,  
jbluemle@weltman.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Lawrence V. Young on behalf of Joint Debtor Dina A. Belivakici lyoung@cgalaw.com,  
tlocondro@cgalaw.com;scomegna@cgalaw.com;hlocke@cgalaw.com;rminello@cgalaw.com;kwengert@cgalaw.co  
m;kbrayboy@cgalaw.com  
Lawrence V. Young on behalf of Debtor Thomas Uwe Belivakici lyoung@cgalaw.com,  
tlocondro@cgalaw.com;scomegna@cgalaw.com;hlocke@cgalaw.com;rminello@cgalaw.com;kwengert@cgalaw.co  
m;kbrayboy@cgalaw.com  
Stuart Winneg on behalf of Creditor American Home Mortgage Servicing, Inc. swinneg@udren.com,  
cblack@udren.com  
United States Trustee ustpreigion03.ha.ecf@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1 **Thomas Uwe Belivakici**  
First Name Middle Name Last Name  
Debtor 2 **Dina A. Belivakici**  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:11-bk-00776-MDF**

Social Security number or ITIN **xxx-xx-1860**  
EIN ---  
Social Security number or ITIN **xxx-xx-2941**  
EIN ---

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas Uwe Belivakici

Dina A. Belivakici

By the  
court:

August 5, 2016

Honorable Mary D. France  
United States Bankruptcy Judge

By: karendavis, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**